

Money Master Terms

Terms and Conditions for Money Master (“MM Terms”)

Our MM Terms

1. These MM Terms relate to your use of Money Master. They are a legally binding contract between you and us. Money Master is available on our Hang Seng Personal Banking mobile app. By using Money Master, it means you accept these MM Terms.
2. The Terms and Conditions of Hang Seng Personal e-Banking (“e-Banking terms”) may also apply. If there is any inconsistency about the Money Master service between the e-Banking terms and the MM Terms, these MM Terms prevail.
3. In these MM Terms, when we talk about:
 - (a) “we” or “us”, we mean Hang Seng Bank Limited (including any successors and assigns); or
 - (b) “you”, we mean the person using Money Master

Features of Money Master

4. You can use Money Master to:
 - (a) create and edit personalised savings plans by setting:
 - name of your savings goal
 - amount of your savings goal
 - income and expense figures
 - time needed to achieve your goal
 - (b) track and understand your expenses and spending pattern under your designated Hang Seng accounts and cards, so Money Master will use your Hang Seng HKD accounts to analyse your expense, including:
 - sole-named personal accounts
 - credit cards
 - spending cards (if applicable)
 - (c) track the progress of your savings plans and receive suggestions based on your progress



(d) automatically categorise expenses from:

- the debit or withdrawals in your accounts
- transactions in the credit card accounts

(e) manually edit, add or exclude:

- income records
- expense records

(f) receive:

- progress reports on your savings plans
- insights on your income and expenses
- savings tips
- information on Hang Seng products and services
- other insights and information relating to your savings goal

5. We will send you the above notifications and information through HARO WhatsApp or in a way that we consider appropriate.

Information not advice

6. Any information in the Money Master is not intended to provide professional investment, financial or any other advice.

Changes to Money Master

7. Sometimes, we will need to make changes to Money Master. For example, we can:

- (a) change the scope and extent of Money Master and its features; and
- (b) decide to suspend or stop offering all or any part of Money Master

You may not receive notice or an explanation before this happens.

Use of your data

8. To provide the features of Money Master to you, we will access and make use of your account and personal data in Hang Seng records and systems. This includes data on your expenses and spending behaviour.



9. We will use and analyse your data collected through the use of Money Master according to our Privacy Notice. This can include for the purposes of:
- (a) providing banking services
 - (b) direct marketing
 - (c) enhancing the quality of Money Master

Limitation of liability

10. We offer Money Master to you on an "as is" and "as available" basis. We give no warranty in relation to Money Master or any of its functions, whether express or implied. We do not guarantee the condition or performance of Money Master or whether they:
- (a) are fit for any particular purpose;
 - (b) will be available on a timely basis;
 - (c) do not violate third party rights;
 - (d) are secure, error-free; or
 - (e) will function without disruption

We can change these MM Terms

11. We live in a rapidly changing world. Sometimes this means we need to update our MM Terms. We can change these MM Terms when it is reasonable to do so. This includes introducing any fees and charges. We will tell you before we do this in the way we consider appropriate including by placing details of the change on our website or at our premises. If you do not agree with a change, you can stop using Money Master. You will be bound by the updated MM Terms if you continue to use Money Master after the changes come into effect.

Severability of terms

12. If any part of these MM Terms no longer applies because it is illegal, invalid or unenforceable, this will not affect the rest of these MM Terms.

Third party rights

13. No person other than you and us have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of the Hong Kong SAR) to enforce or enjoy the benefit of these



恒生銀行
HANG SENG BANK

MM Terms.

Governing law

14. These MM Terms are governed by the laws of Hong Kong SAR. The courts of the Hong Kong SAR have non-exclusive jurisdiction to settle any dispute between you and us arising out of or in connection with these MM Terms. This includes disputes about the existence, validity or termination of these MM Terms.

Language

15. The English version of these MM Terms prevails if there is any inconsistency between it and the Chinese version.